

SAVE HUNDREDS OF DOLLARS BY KNOWING MORTGAGE INTEREST CHARGES AND HIDDEN BUILDING COSTS

PLANNING A HOME

WITHIN THE INCOME

★
KNOW
HOW
TO
SAVE
MONEY



★
KNOW
HOW
TO
AVOID
ERRORS

HOMES FOR INCOMES OF \$1500 TO \$5000

KNOW HOW MUCH TO PAY FOR YOUR HOUSE, LOT AND FURNISHINGS ACCORDING TO YOUR INCOME



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*Dedicated to the Highest Ideals
of Home Ownership*

SAFE-WAY HOME BUILDERS

Publishing Office

1414 SECOND STREET

PHONE 50938

SANTA MONICA, CALIFORNIA

Los Angeles Address

P. O. BOX 1471

LOS ANGELES 53, CALIFORNIA

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Regarding the Publisher



RUSSELL J. NICHOLS

The publisher was for two years director of a Home Planners' Institute—an organization whose purpose is to teach people in large groups how to plan homes.

His observations as a director convinced him that the complications involved in planning homes in large groups could not be handled successfully in a large class. Obviously, anyone planning a home costing a definite amount based on his annual income becomes an individual problem and requires individual attention.

To meet this need, he resigned as director in order to conduct an extensive research for a feasible plan that would meet the requirements of those in four separate low income groups.

This book, a part of a plan resulting from that research will when properly used, enable those in the lower income brackets to build with confidence and assurance a home within their average annual income.

TOWARD A HOME YOU CAN AFFORD TO OWN

The houses presented in this book indicate what those with small incomes can afford to build; into the development of these homes has gone many years of seasoned experience toward helping thousands of families build at minimum cost, with maximum quality. They are sound in design and construction, expressing individuality and distinction.

The photographs show how the house will look after construction, and the miniature floor plan will be helpful in securing a bid from your builder for its cost; if the bid for the design you select exceeds an amount representing twice your annual income, that design would be financially impractical for you to build; it will be wiser to select another design whose cost does come within that figure.

When you have made a satisfactory selection, complete plans are available for it, consisting of blue prints of all four

elevations, upright views, plans for each floor and the basement, built-in features and intricate parts, specifications which explain the details of construction, list of lumber and mill supplies required.

An outstanding feature of this book is its simple budget system, it shows at a glance any miscalculations you may have made in your contemplated expenditures when you enter these amounts along with your available capital and monthly income. This opportunity to make mistakes on paper rather than in your spending will save hundreds of dollars as well as many headaches.

The step-by-step approved authentic information on the following pages will help prepare you for an intelligent understanding of your mortgage program.

PREPARATION BEFORE CONSULTING WITH A LENDING INSTITUTION

WITH AN ANNUAL INCOME OF	\$1500	\$2500	\$4000	\$ 5000
Your house should cost (twice your annual income).....	\$3000	\$5000	\$8000	\$10000
Your lot should cost (15% of your house cost).....	450	750	1200	1500
Impoundments and loan expense (hidden costs).....	200	250	300	350
TOTAL	\$3650	\$6000	\$9500	\$11850
ESTIMATED FHA LOAN OF 90% ON THE HOUSE ONLY	2700	4500	7200	9000
CASH REQUIRED BY THE HOME BUYER	\$ 950	\$1500	\$2300	\$ 2850

The estimated costs shown above can be presented in many different ways; they are shown in this simple form as a guide to help you select costs in relation to your annual income. The determination of your annual income is the most important decision you will have to make in buying a home, because from this amount all your percentages are derived showing the proper sums to spend for the various items connected with buying a home. Depending on the number in the family, one and a half to two times the annual income is the amount that can be invested with safety for a home. Be

very conservative in arriving at your estimate, ignoring completely any inflated or "windfall" income, remembering there is the possibility of a depreciating income changing family needs and other hazards. By taking the average of several past years you should be able to determine a safe estimate of how much your future income might be. As you progress from step to step and become better acquainted with planning problems, the whole procedure becomes very simple and easy; each of the steps blend one into the other to form a clear and continuous story which will give you an insight into your particular needs and requirements.

SELECTING A BUILDING SITE

It is important that the lot on which you build your house qualifies for a maximum appraisal by the FHA, anything less than the maximum appraisal will have to be made up in cash by you, so care must be given in its selection. This means that your building site must be located in a district having the approval of the FHA. This approval is determined by experts who have the ability to select areas assured of permanent values which relieves you of the responsibility of making this decision. If a district does not have FHA approval, it would be very unwise on your part to locate in that area.

SELECTING A FLOOR PLAN

The houses presented in this book for your selection are homes which those with small incomes can afford to build. Into the development of these homes has gone many years of seasoned experience in helping thousands of families to build at minimum cost with maximum quality. They are sound in design and construction, expressing individuality and distinction. The photographs show how the house will look after construction, and the miniature floor plan will be helpful in securing bids for its cost from several builders. If the bid for the design you select exceeds an amount representing twice your annual income, that design would be

In addition to the protection you receive when you buy in an FHA approved district, the services of a long established, reliable realtor will also help. By explaining to him how much you want to pay for your lot, he will be able to direct or take you to locations offering properties for sale in your price range. A reliable realtor will help solve your problems with reference to location and any other requirement you may have. He can save you time and effort and will be glad to tell you of the legal steps necessary to protect your investment.

financially impractical for you to consider; our advice then is to select another whose cost does come within that figure. When you have made a satisfactory selection, complete plans are available for it, consisting of blue prints of all four elevations (upright views), plans for each floor and the basement, built-in features and intricate parts, as well as specifications which explain the details of construction, list of lumber and mill supplies required. After you have made your selection of a design, make an enlarged sketch of the miniature floor plan, or better still have a photostat enlargement made at any blue print establishment.

CHOOSING AN OVER-ALL FURNISHINGS BUDGET—

WITH AN ANNUAL INCOME OF	\$1500	\$2500	\$4000	\$5000
Your furnishings should cost ($\frac{1}{4}$ of your house cost).....	\$ 750	\$1250	\$2000	\$2500
(Individual room costs)				
Living room	\$ 300	\$ 500	\$ 800	\$1000
Master bedroom	150	250	375	475
Second bedroom	150	250	375	475
Dining room	110	175	300	350
Outdoor living or hobby room.....	40	75	150	200
TOTALS.....	\$ 750	\$1250	\$2000	\$2500

The above chart is self-explanatory, you merely choose a furnishings budget under the amount representing your annual income; the individual room costs show the amounts you allot to each room you furnish. This chart is to be used in connection with your budget page—a duplicate of which appears on it; you enter the separate pieces that go into each room with the cost of each item; this method will enable you to make a survey of your over-all furnishings at a glance so that you can lower or raise the cost of each piece according to your desire. In this manner you can make your complete selections in advance of any buying. As an added help in

solving your furnishing problems, there is a feature in this book that will enable you to decide on a furniture arrangement in advance of any buying; this is covered more fully in another step. The advantage of this feature is that it will show you just how your rooms will look when real furniture is placed there; when you have made use of this feature you will find that your shopping will be free of any complications, and that it will be almost impossible for you to exceed your budget. (Be sure and take your book with you in buying your furnishings to show the salesman just what your needs are.)

DECIDING ON A FURNITURE ARRANGEMENT:

In order that you may have some way of visualizing just how your rooms will look after they are furnished, we have included in this book some drawings of furniture cut-outs. Make a sketch of your plan on a blank sheet of paper, or have a photostat enlargement made, $8\frac{1}{2} \times 11$ in size. Then you can shift these little cut-outs around into several different arrangements until you finally decide on one you like. (These cut-outs are drawn to scale to fit the $8\frac{1}{2} \times 11$ photostat.) Arrange your furniture to create the maximum impression of space. Separate the musical from the conversational, locating the writing table far away from both groups. In this manner several activities may be carried on at the same time. A good

way to determine your success is to see, after you have entertained a number of guests several times, if your furniture is shifted about considerably. This new pattern would indicate that the arrangement you selected is not comfortable to your guests. Keep changing around until you find just what you want, keeping in mind that simplicity, comfort and convenience are the things to strive for. It is better to cover the entire floor with a rug in small homes, because if you left the proper width of 18", as is customary in large homes, you would lose almost one-fourth of your room space; such an amount can hardly be sacrificed in small rooms where your furniture should not be half on the rug and half on the floor.

CHOOSING A COLOR SCHEME—

It is a matter of great importance whether the color atmosphere with which one is surrounded is discordant and jarring, or serene and restful. In our home life, as well as in the business world, the relationship of color plays a large part in influencing our natures. Color is a language through which we express our thoughts and ideas, our feelings and aspirations. Since we are compelled to see color, use color and live with color, why should we not extract the fullest enjoyment from it? A room is in reality a background created for the sole purpose of providing a setting, and the effect of a room with no furniture in it should be quiet and dignified. This effect you should aim to preserve when furniture is placed in it. The color of a room before a single piece of furniture is put into it has a great deal to do with the ultimate effect.

When you feel you have selected a furniture arrangement you like with the little furniture cut-outs, try to visualize a color scheme you might like for your entire home. The walls of any room are a background against which the furniture and the people who live in the room stand out. Therefore, the walls must occupy a subordinate place—dark tones make a room look smaller, while light ones seem to make it expand. In color tones the walls should be related to the trim, the furniture and the hangings. Intense colors should never be used since the walls should always be more subdued than the shapes which are placed against them. Any treatment that disturbs or interferes with the effect of flatness in a wall is to be avoided.

CONSULTING A LENDING INSTITUTION—

When you visit a Lending Institution to make your mortgage loan, you probably will find their office over-crowded, and the officials very much over-worked from screening hundreds of applicants like yourself. Therefore, if you will prepare in advance of making your application by finding out how much you can afford to pay for the things you will need, the whole discussion will be greatly simplified. By making a conservative estimate of how much your future annual income might be and then breaking this figure down into the percentages suggested in these planning steps, you will have laid a solid foundation for an intelligent discussion about your mortgage loan program. Any Lending Institution is interested in developing good credit risks; for the purpose of helping you enhance your credit standing, here is some information that will prove helpful. An FHA insured mortgage may be had for as long as 25 years—if you must have it. On a 10-year 5% mortgage for \$5,000.00 you pay a total of about \$6,400.00. On a 15-year mortgage you pay a total of about \$7,100.00. On a 20-year mortgage you pay a total of about \$8,000.00, and on a 25-year mortgage for the same \$5,000.00

you pay a total of about \$8800. These (approximate) interest figures are given so that you may determine whether or not you want to assume a long-time mortgage with its accompanying high cost. Should you happen to be concerned about running into financial reverses after you have assumed a definite obligation, here is another suggestion that will appeal to the thrifty. Say for instance, you have bought a \$5,000.00 home and paid \$1,000.00 down, plus another \$1,000.00 in payments during a two-year period. If within these two years you can save \$10.00 a week you will accumulate another \$1,000.00. This \$1,000.00 plus your \$2,000.00 equity will make a total of \$3,000.00; this total deducted from your original investment of \$5,000.00 leaves \$2,000.00 owing that if refinanced for a period of ten years, would bring your payments down to such a low figure that regardless of how serious your financial reverses might be, you would not lose your home. This plan if adopted, would not only give you and your family the protection they deserve, but would build your credit up with the Lending Institution. The interest saved could be deposited as savings for yourself.

SELECTING A BUILDING CONTRACTOR—

After you have asked several contractors to submit bids for the construction of your home and an acceptable one has been chosen, you will sign an agreement with the successful bidder. This agreement should include all the terms and conditions in plain language, leaving no room for doubt by oral

understanding. Should you want to make a change or add something during the construction stage, talk it over and come to a mutual understanding on the difference. The proposed change may save, or add a lot of work. Knowing how much you can afford to spend for your house will enable you

to get right down to earth regarding prices; when your builder knows your financial limitations, he will be in a better position to advise you. The knowledge you obtain from using your miniature furniture plan cut-outs in determining a furniture arrangement will come in handy at the time you discuss you building problems with your builder. You can tell him just where you want your built-in features and light plug located; we suggest you use all the light plug outlets possible at the time you build; the small amount to be saved by eliminating some will not be worth while because later when you find that you have to install them anyway, the expense will be doubly high. After you and your builder have come to an

agreement, both go back to the Lending Institution, taking with you the plans, specifications, builder's contract and break-down of costs. These papers will be submitted by the Lending Institution to the FHA who in a few days will issue a commitment to the Lending Institution authorizing a definite amount of loan. If your builder uses his own money instead of the Lending Institution's, your financing will be slightly less. At this point be sure that all legal matters giving you protection have been taken care of. The Lending Institution official will be glad to check and double check every detail for you. Always buy the maximum legal protection—it is cheaper in the end.

BEGIN BUILDING AND LANDSCAPING YOUR HOME—

While your home is under construction, three inspections are made by the FHA as a safeguard to the home owner that proper labor and materials are being used, and the contractor is complying with your plans and specifications originally agreed upon. These inspections are just one of the many advantages in using an FHA insured mortgage, but a very important one. This agency has a large financial interest in your property and they know how to protect it; this protection they demand for themselves—thorough inspections as the home is being built. Inspections are made as follows: **FIRST**, When the trenches and forms are finished, and before any concrete is poured. **SECOND**, When the frame is all up, the roof on, the rough plumbing installed, the tub set and the rough wiring in, but before any lath is applied. **FINAL INSPECTION**, To be after the work is completed and the property ready for occupancy.

Any time during construction would be opportune to begin landscaping your property; your consultant in this phase will prove very helpful in beautifying your home. Following is a suggestion we offer at this point: Go over your entire expenditures and shave off everything you can from your various items and spend it for landscaping. You will find this a wise move later when you see what a beautiful setting can be provided for your home with the expenditure of very little money. Stay within your budget, but spend all you can afford for this. The value of your home will be enhanced, you will add to the beauty of your neighborhood and your city, but best of all your home will have personality and distinction. A beautifully landscaped home will provide a hobby for you and will take your mind off your business worries.

SUMMATION

WITH AN ANNUAL INCOME OF	\$1500	\$2500	\$ 4000	\$ 5000
Your house should cost (twice your annual income)	\$3000	\$5000	\$ 8000	\$10000
Your lot should cost (15% of your house cost)	450	750	1200	1500
Your furnishings should cost (1/4 your house cost)	750	1250	2000	2500
Impoundments and loan expense (hidden costs)	200	250	300	350
TOTAL	\$4400	\$7250	\$11500	\$14650
ESTIMATED FHA LOAN OF 90% ON THE HOUSE ONLY	2700	4500	7200	9000
80% CREDIT EXTENDED ON FURNISHINGS	600	1000	1600	2000
TOTAL CREDIT	\$3300	\$5500	\$ 8800	\$11000
TOTAL TO BE SPENT	\$4400	\$7250	\$11500	\$14650
TOTAL CREDIT	3300	5500	8800	11000
CASH REQUIRED FROM THE HOME BUYER	\$1100	\$1750	\$ 2700	\$ 3650

The above figures are for minimum luxuries with the maximum comfort. Kitchen and bath room budgets have been omitted because equipment for these rooms in small homes are generally furnished, or will be when competition between builders becomes keen. In any event, a new development in home mortgages include home equipment in the mortgage as part of the cost of the house. It will be well for you to check on this with the Lending Institution to see how much equipment you can buy this way. State laws vary on the legality of this exceptional opportunity. A low budget doesn't permit the buying of luxury items, but if they can be included in your mortgage, and the payment doesn't throw your budget out of balance, you could buy everything you need in the beginning. A careful analysis of your recapitulation section on your budget page will show just how far you can go in buying all the new things the post-war world offers. The information in this book is realistic and is intended to show you how to place a roof over your family's head with-

out the danger of losing it. A low budget doesn't mean denying yourself—there are many ways to have semi-luxuries and still keep within your budget. For example, when your furnishing items are all entered on your budget page, a few adjustments downward might save considerable; by extensive shopping your lot might be bought for less than you planned. A heart-to-heart talk with your builder might induce him to suggest how to save still more. Should your available capital be rather substantial, we suggest you discuss with the Lending Institution the difference in cost for interest charges on a 10-, 15-, 20-, and 25-year mortgage loan, the savings possible on a short-term mortgage over one for a long period will startle you. When you have cut your expenditures to the bone, enter all your items in the section on the lower right hand of your budget page, then compare your expected expenditures with your available capital and your monthly income. If you have made any miscalculations, your mistakes have been made on paper and can be corrected before you have spent a single dollar.

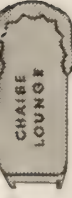
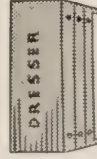
Furniture Plan Cut-Outs

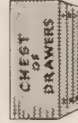
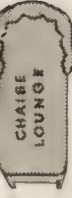
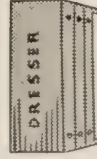


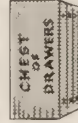
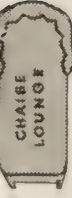
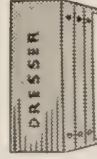
These drawings of standard pieces of furniture if cut out and shifted around on the floor plan on the opposite page will enable you to visualize just how your rooms will look in your real home when actual furniture is placed there.

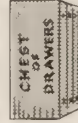
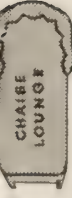
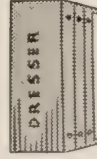
If you find that this feature is helpful in planning your room arrangements, select a floor plan from the many in this book and make a sketch of your choice on a blank sheet of paper. By following this simple procedure of experimenting with a floor plan of your own choice, then having decided upon a furniture arrangement, you can place all light plugs and built-in features in more convenient locations before actual construction is begun.

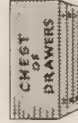
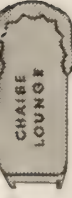
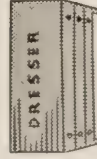
An added value of this feature is that it shows pictorially each piece of furniture you plan to buy: visualizing your furnishings in this manner you are in a better position to spread the costs per item more evenly if your budget shows you that cost adjustments are necessary in order to have all the furnishings you need when you move into your new home.

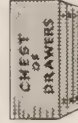
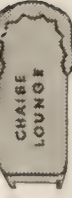
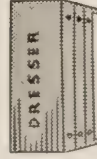



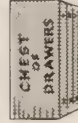
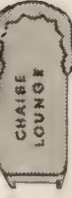
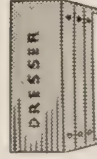





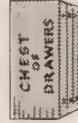
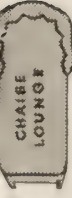
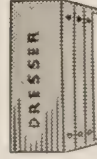





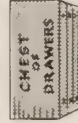
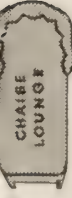
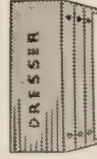





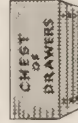
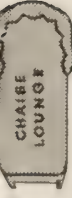
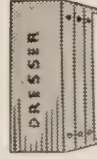





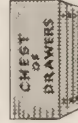
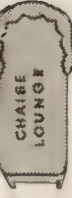
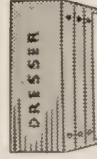





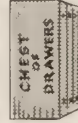
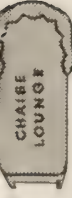
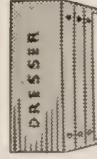





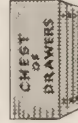
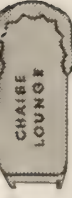
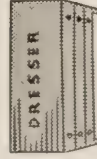





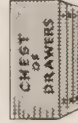
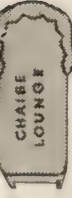
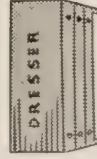





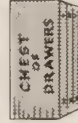
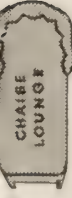
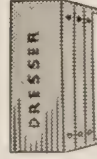





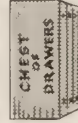
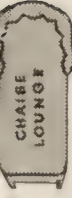
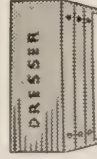





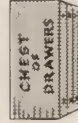
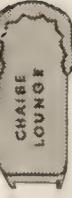
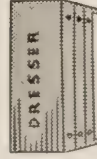





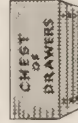
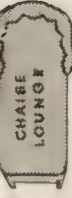
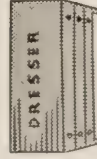





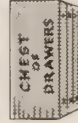
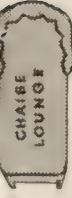
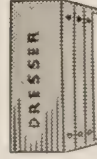





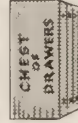
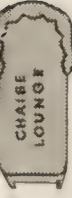
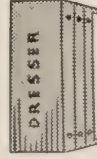





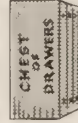
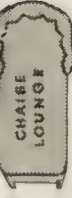
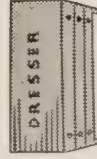





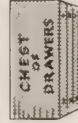
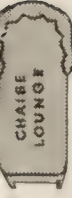
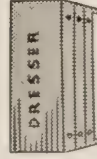





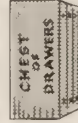
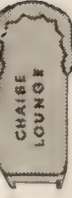
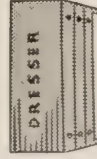





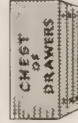
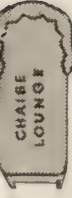
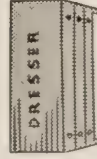





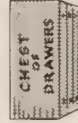
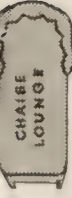
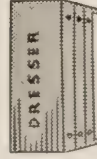





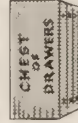
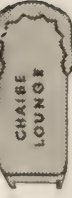
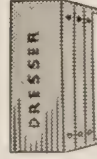





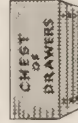
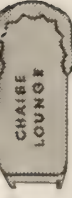
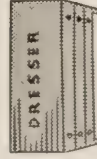





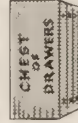
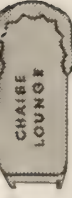
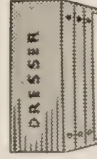





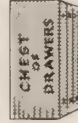
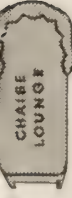
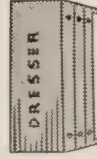





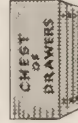
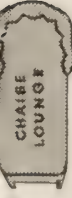
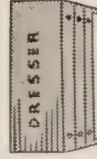





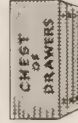
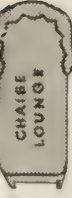
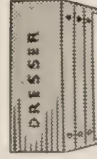





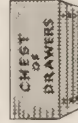
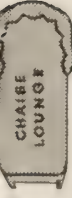
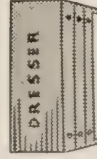





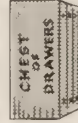
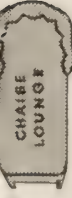
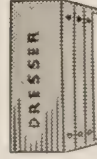





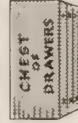
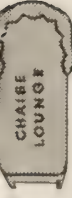
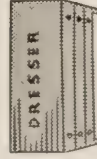





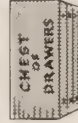
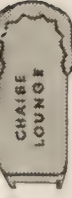
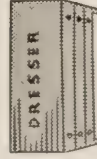





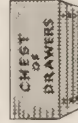
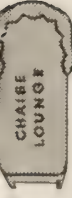
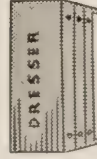





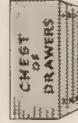
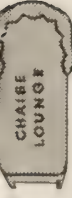
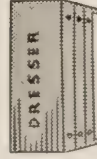





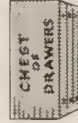
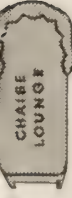
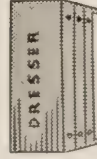





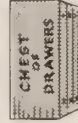
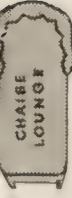
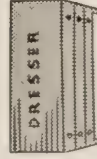





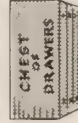
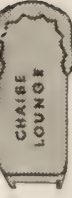
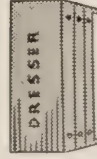





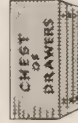
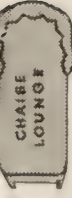
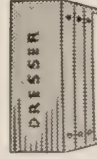





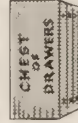
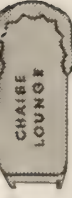
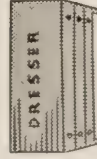





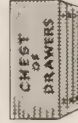
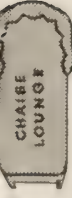
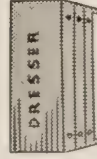





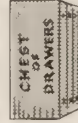
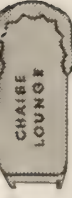
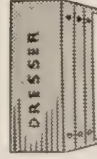





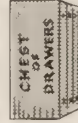
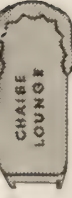
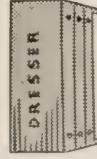





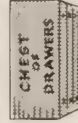
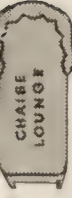
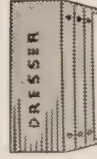





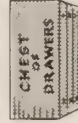
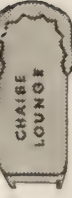
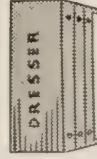





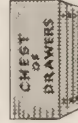
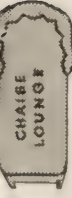
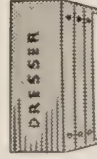





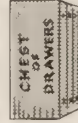
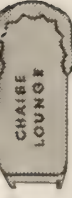
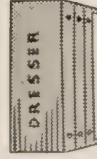





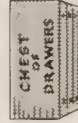
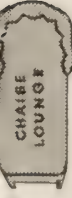
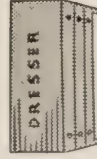





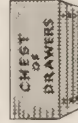
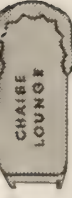
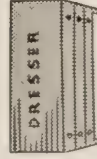





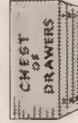
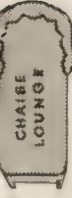
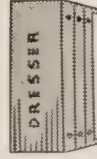





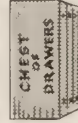
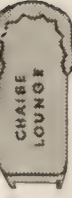
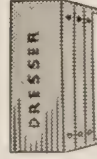





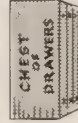
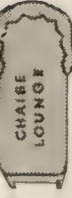
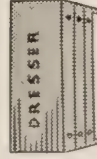





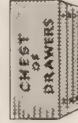
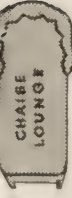
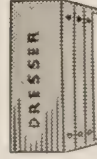





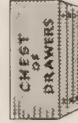
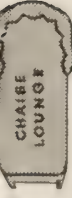
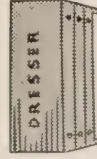





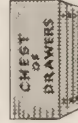
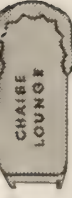
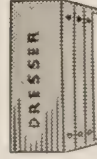





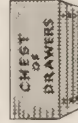
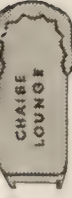
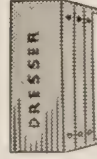





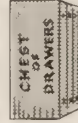
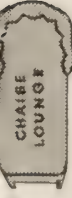
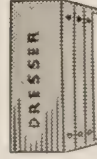





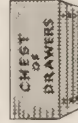
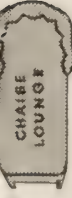
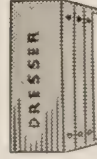





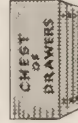
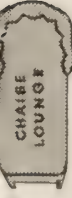
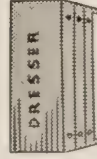





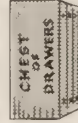
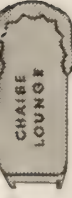
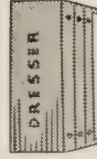





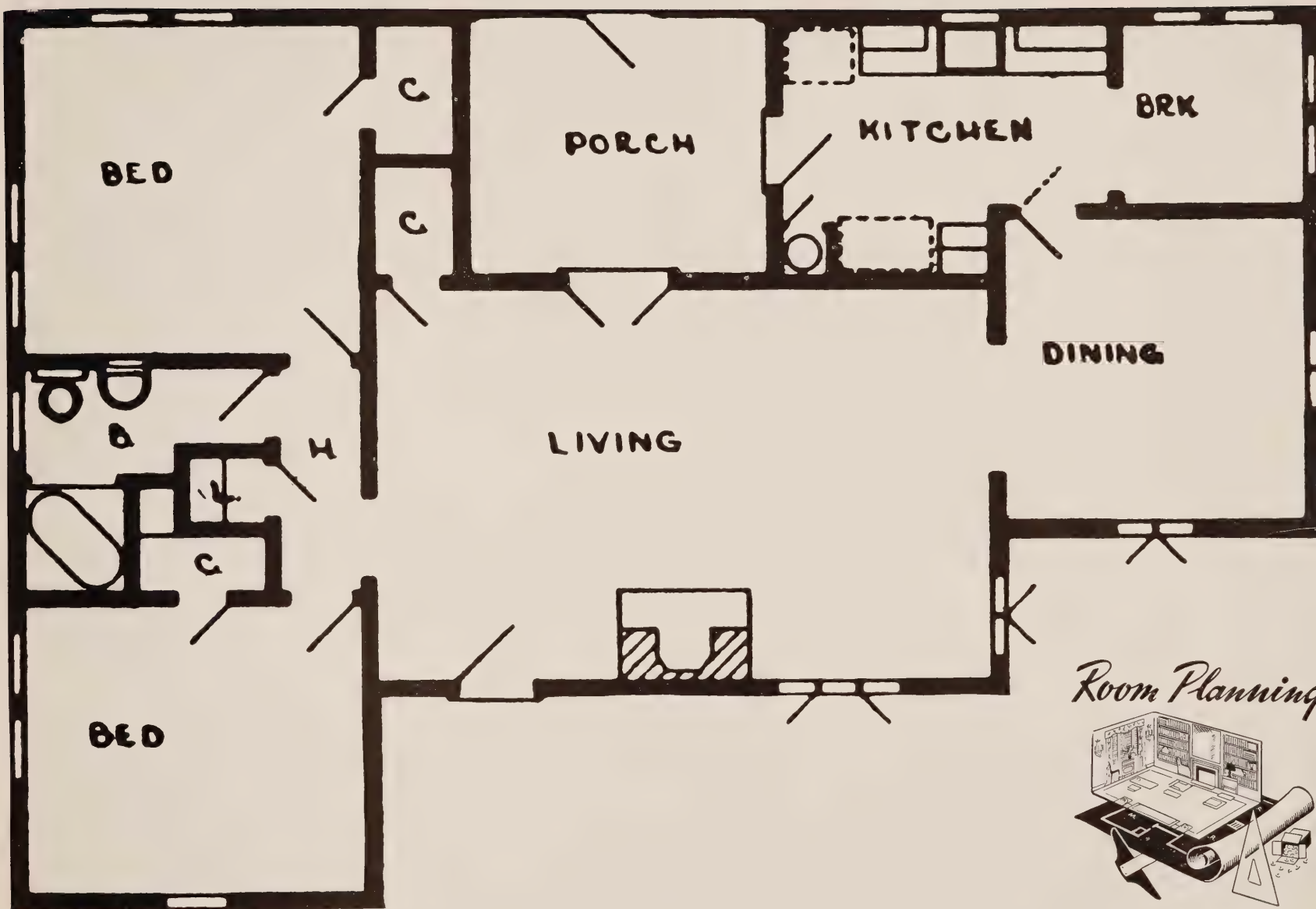





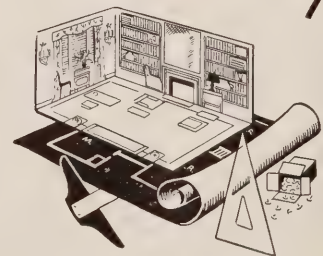







Room Planning



DINING ROOM

[illegible]

EXTRA ROOM

WITH AN ANNUAL INCOME OF	\$1500	\$2500	\$ 4000	\$ 5000
Your house should cost (twice your annual income)	\$3000	\$5000	\$ 8000	\$10000
Your lot should cost (15% of your house cost).....	450	750	1200	1500
Your furnishings should cost (1/4 your house cost)	750	1250	2000	2500
Impoundments and loan expense (hidden costs)	200	250	300	350
TOTAL	\$4400	\$7250	\$11500	\$14650
ESTIMATED FHA LOAN OF 90% ON THE HOUSE ONLY	2700	4500	7200	9000
80% CREDIT EXTENDED ON FURNISHINGS.....	600	1000	1600	2000
TOTAL CREDIT.....	\$3300	\$5500	\$ 8800	\$11000
TOTAL TO BE SPENT.....	\$4400	\$7250	\$11500	\$14650
TOTAL CREDIT.....	3300	5500	8800	11000
CASH REQUIRED FROM THE HOME BUYER	\$1100	\$1750	\$ 2700	\$ 3650

FURNISHING BUDGET

(Individual room costs)

Living Room	300	500	800	1000
Master Bedroom	150	250	375	475
Second Bedroom	150	250	375	475
Dining Room	110	175	300	350
Outdoor Living or Hobby Room	40	75	150	200
TOTALS	\$ 750	\$1250	\$ 2000	\$ 2500

TOTAL FOR FURNISHINGS	\$
COST OF LOT	\$
COST OF HOUSE	\$
IMPOUNDMENTS & LOAN EXPENSE	\$
MISCELLANEOUS EXPENSE	\$
TOTAL FOR OUR BUDGET	\$
CAPITAL ON HAND	\$
MONEY TO BE PAID OUT	\$
RESERVE ON HAND	\$
MONTHLY INCOME	\$
MONTHLY PAYMENTS	\$
MONTHLY RESERVE	\$

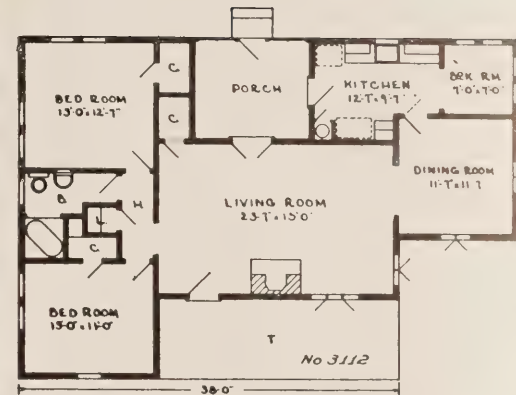
HOMES FOR INCOMES OF \$1500 TO \$5000

If you will visualize the houses shown on the following pages as being on display like automobiles in a Style Show, with each of them having a different price tag, you will perhaps have a clearer understanding why you should not consider buying a home beyond your ability to pay for it, any more than you would consider the purchase of a Cadillac when your income dictates that a Chevrolet must inevitably be your choice. Estimated construction costs for the houses presented here are from \$3,000.00 to \$10,000.00 and are what those with annual (take - home) incomes of \$1,500.00 to \$5,000.00 can afford to build. To find out which one of these homes will cost an amount equal to a sum totaling twice your annual income, take this book to any General Contractor.

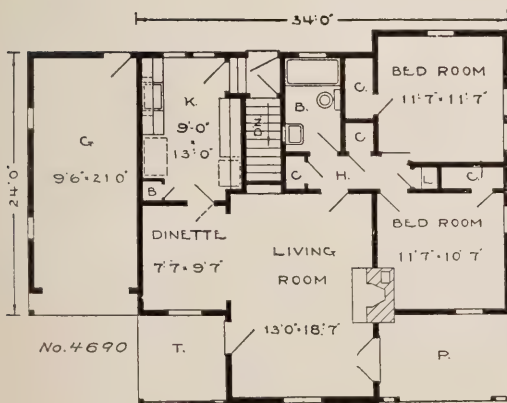
He will be glad to point out which one of these designs is in keeping with your income.

To point out in another way the importance of buying a home within your annual (take-home) income we will remind you that your investment in a home will probably be the largest single financial transaction you will make in an entire lifetime; the obligations you assume are for a great many years and must be met regularly. In view of this, serious consideration should be given each step you take in acquiring a home. After you have settled on a design you intend to build, there is available for each house shown, blue prints showing all floor elevations (upright views), plans for each floor, basement, built-in features and intricate parts, specifications explaining details of construction, lists of lumber and mill supplies.

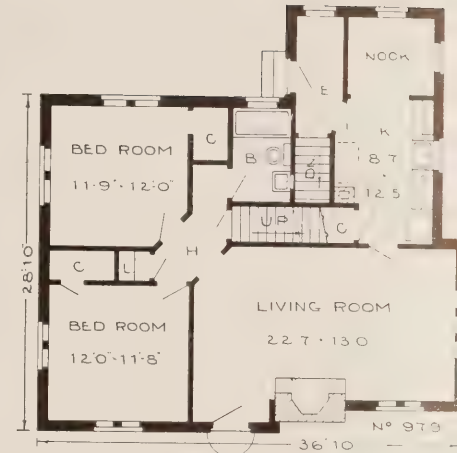
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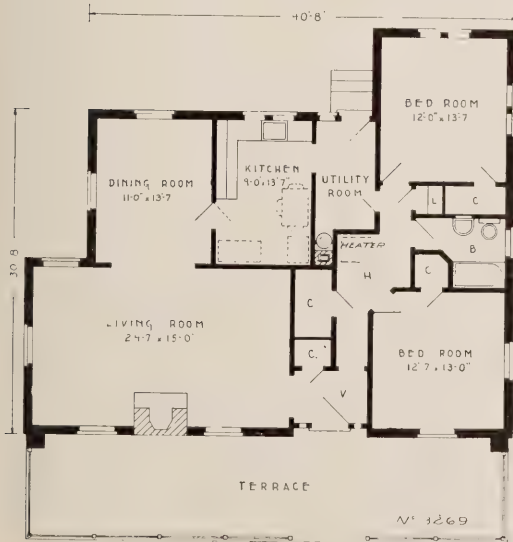
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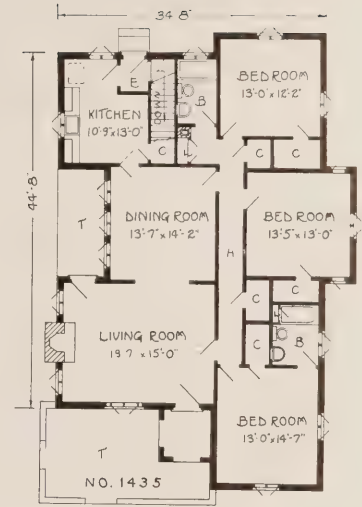
Plan Number 979



Plan Number 3269



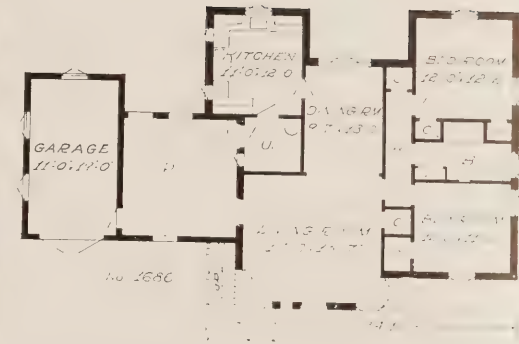
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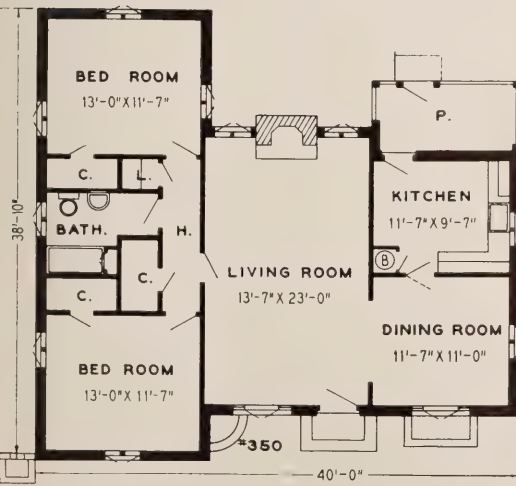
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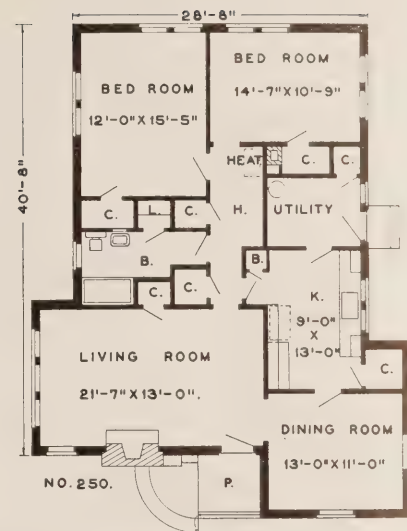
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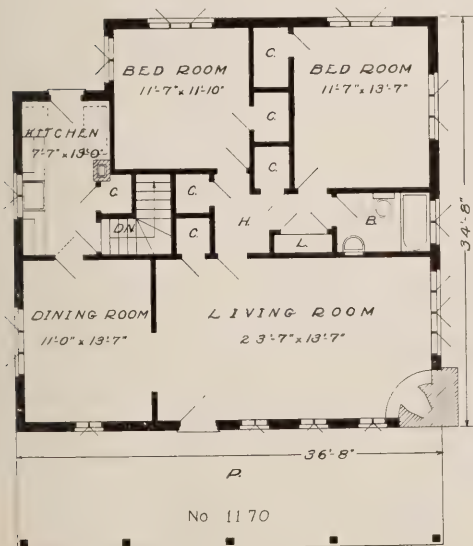
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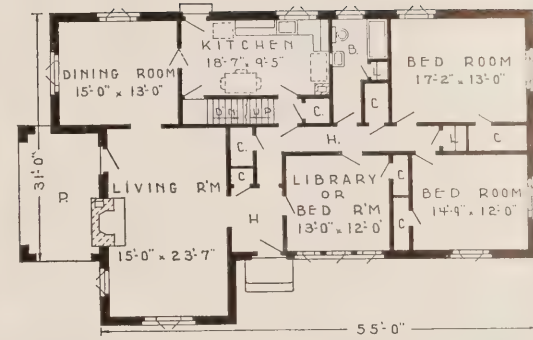
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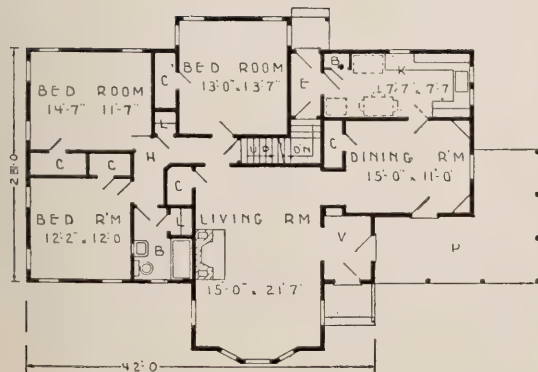
Plan Number 1170



Plan Number 1901



Plan Number 1997



A black and white photograph of a small, white, single-story cottage. The house has a dark, shingled roof with a prominent white chimney in the center. The front facade features a gabled porch on the left with a small arched window and dark shutters. The central entrance has a white door with a small, multi-paned window. To the right, there is a larger window with multiple panes and dark shutters. The house is surrounded by trees and shrubs, and the overall style is that of a vintage photograph.



The floor plan is for a two-story house, No. 123, with an overall width of 37'-0" and a depth of 27'-0".

SECOND FLOOR:

- BED ROOM:** 10'-7" x 22'-0" (left)
- BED ROOM:** 13'-5" x 18'-6" (right)
- Stairs:** DOWN (from the central hallway) and UP (to the central hallway).
- Other features:** A central hallway (H) with a closet (C) and a linen closet (L). There are also two closets (C) in the bedrooms and a small closet (C) near the stairs.

FIRST FLOOR:

- BED ROOM:** 13'-5" x 13'-0" (left)
- BED ROOM:** 13'-0" x 12'-7" (bottom left)
- KITCHEN:** 18'-7" x 8'-0" (top center)
- DINING ROOM:** 14'-7" x 11'-7" (top right)
- LIVING ROOM:** 19'-7" x 15'-0" (right)
- Stairs:** DOWN (from the central hallway) and UP (to the central hallway).
- Other features:** A central hallway (H) with a closet (C) and a linen closet (L). There are also two closets (C) in the bedrooms and a small closet (C) near the stairs.

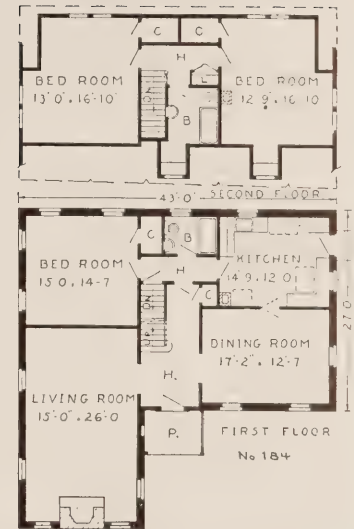
NO. 123

37'-0"

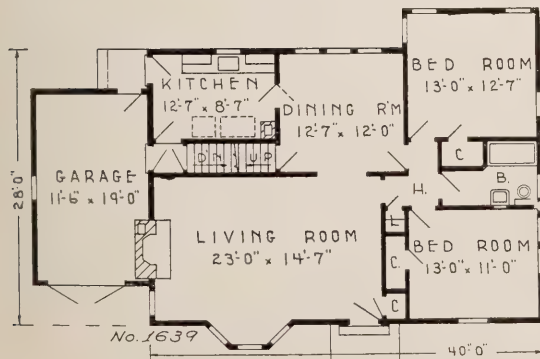
27'-0"



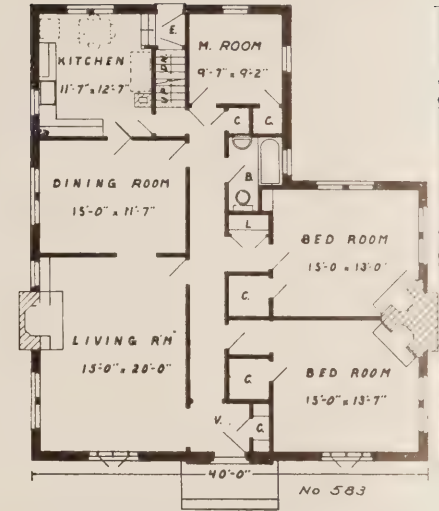
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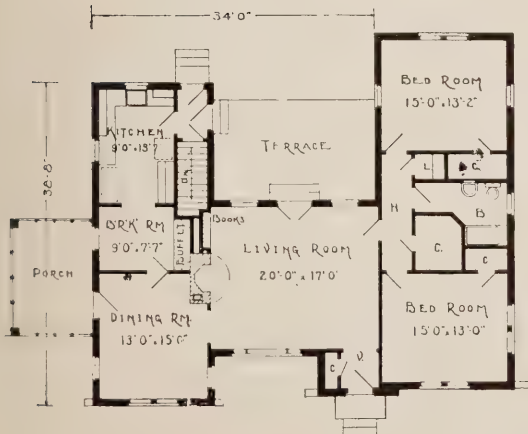
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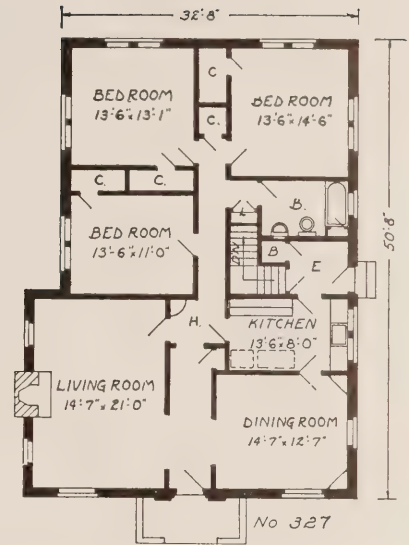
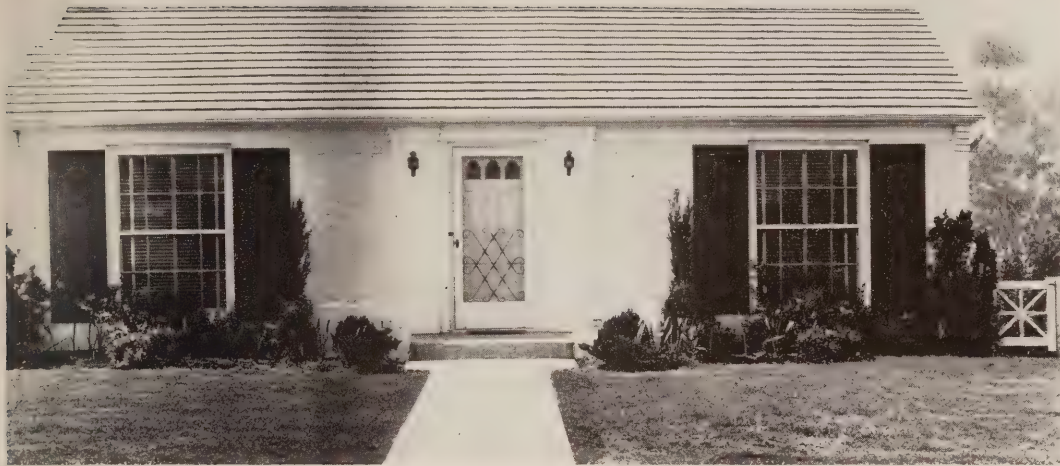
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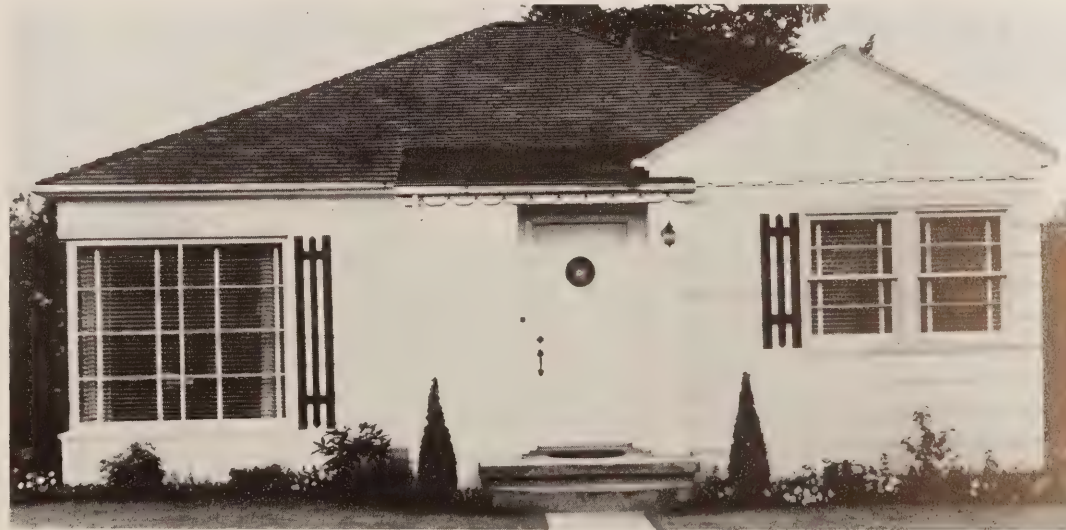
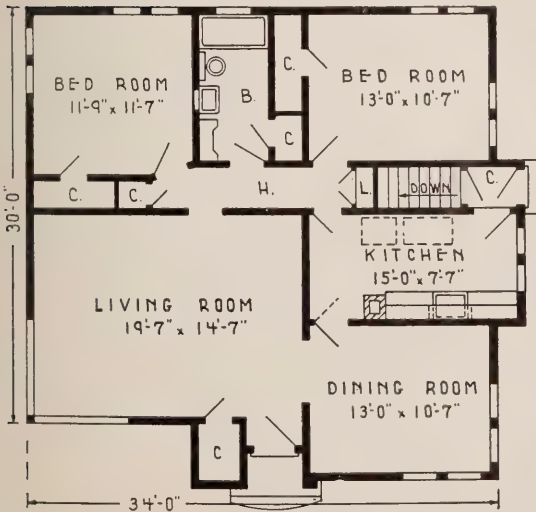
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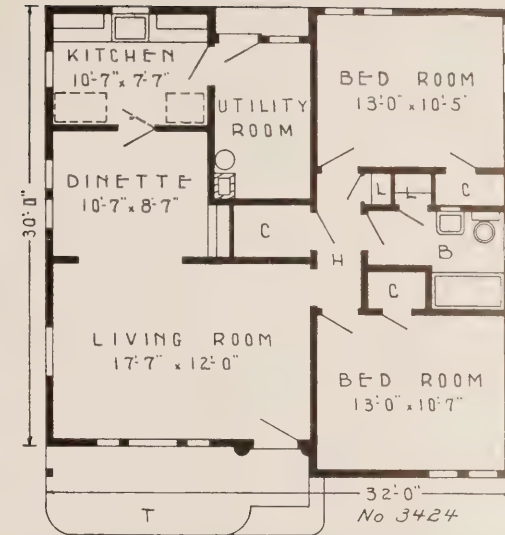
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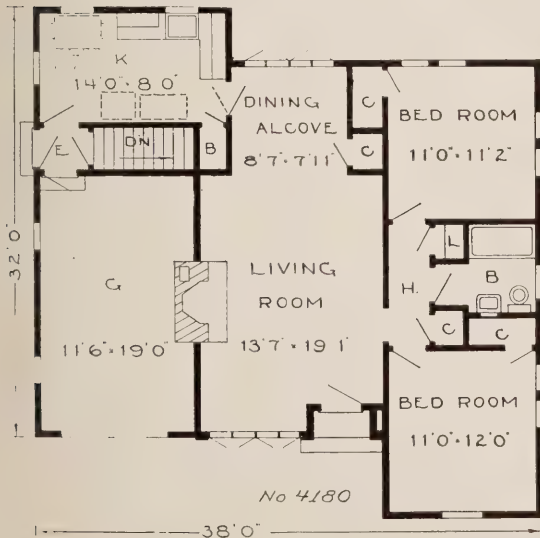
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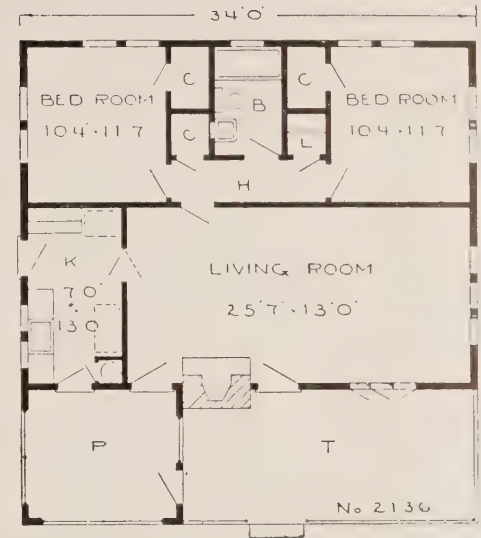
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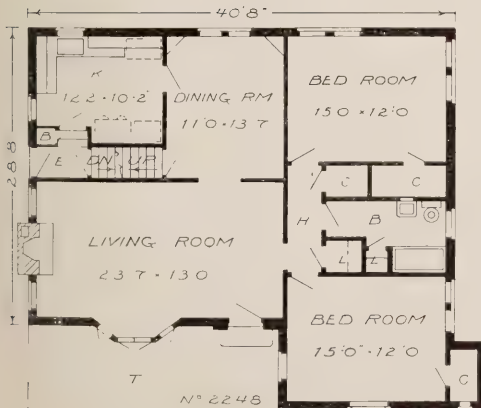
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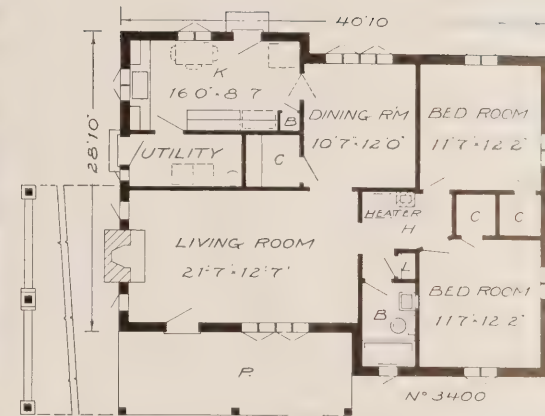
Plan Number 2136



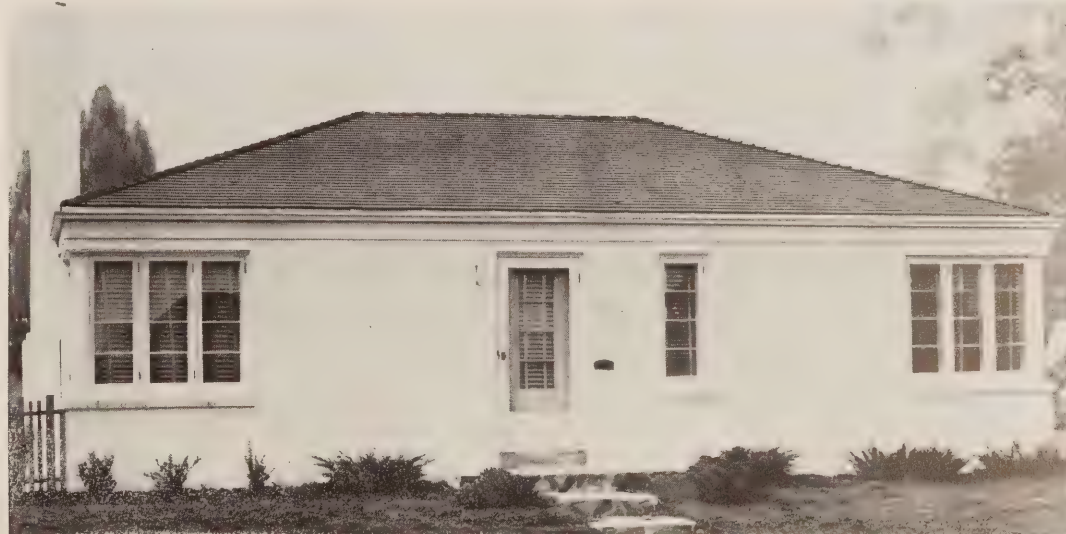
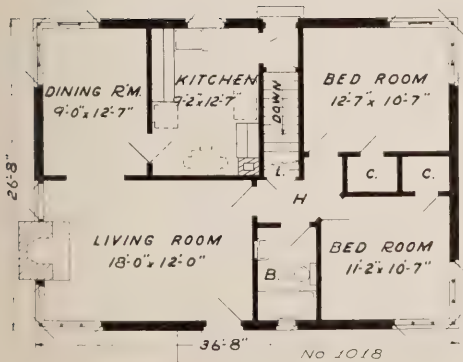
Plan Number 2248



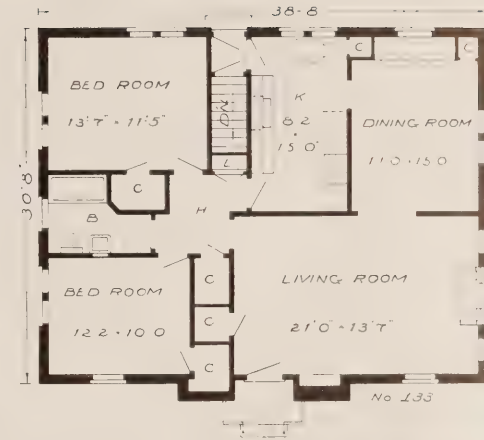
Plan Number 3400



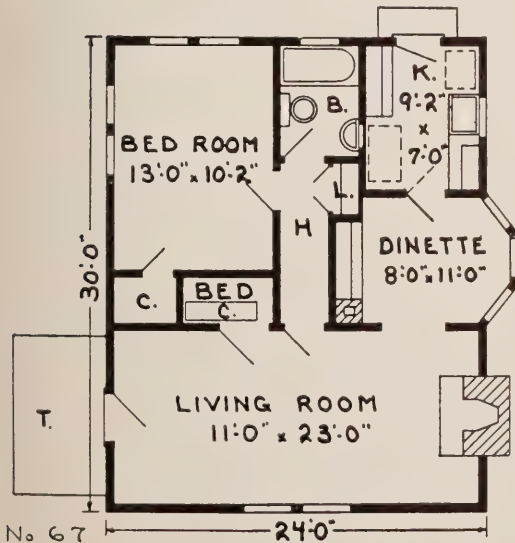
Plan Number 1018



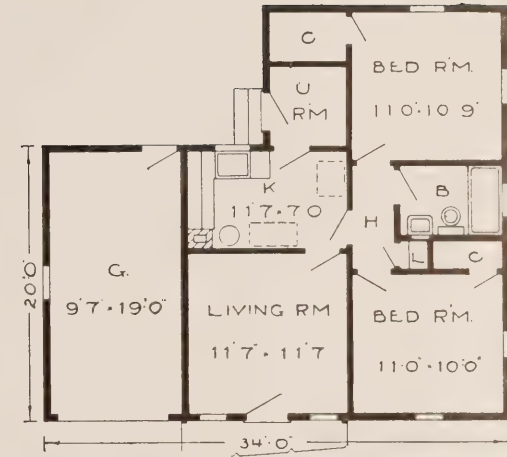
Plan Number 133



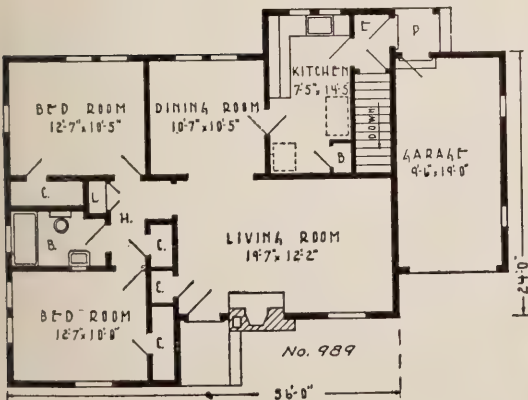
Plan Number 67



Plan Number 2025



Plan Number 989



HOUSE PLAN QUICK SERVICE ORDER

PLAN NO.

3112	\$12.50
4690	15.00
1686	15.00
350	12.50
1435	15.00
35	12.50
250	15.00
1170	15.00
979	12.50
3269	15.00
3400	15.00
1018	15.00
1901	15.00
1979	15.00
184	20.00
1639	15.00
36	17.50
123	20.00
2025	12.50
989	12.50
133	15.00
67	10.00
2136	12.50
2248	15.00
327	15.00
4357	15.00
583	15.00
155	15.00
3424	12.50
4180	15.00

Extra Sets With Original Order . . . \$5.00

HOW TO ORDER

All plans are sufficiently complete to build by and include specifications, lumber and mill list.

PLEASE ORDER BY NUMBER. To obtain reduced rate on duplicate sets, include duplicate with original order. Remittance should be made by postal or express money order, check or draft.

SAFE-WAY HOME BUILDERS
1414 Second Street
SANTA MONICA, CALIFORNIA

GENTLEMEN:

Please mail at once to the address below, house plan No. _____
together with specifications, lumber and mill list for which I enclose
\$ _____ to cover cost of same.

Check here if
duplicate set is
wanted _____
Add \$5.00 for
its cost.

Signed _____

Address _____

City _____ Zone _____ State _____

